

Important information from the UUP Benefit Trust Fund

UUP is pleased to announce that effective January 1, 2022, MetLife is the new Basic Life and Personal Accidental Death & Dismemberment (PAD&D) insurance carrier for the UUP Benefit Trust Fund. In this plan overview, you'll find important information about your new coverage and all the included benefits.



New plan, more coverage

The UUP Benefit Trust Fund is increasing your Basic Life coverage amount from \$6,000 to \$10,000. In addition, UUP is also providing you with \$10,000 of Personal Accidental Death & Dismemberment (PAD&D) coverage to complement your Basic Life insurance, at no cost to you.

PAD&D insurance covers you 24 hours a day, 365 days a year, for severe accidents or loss of life on or off the job. It pays benefits if you suffer a covered accident that results in paralysis or the loss of a limb, speech, hearing or sight, or if you suffer a covered fatal accident.

We don't require you to answer any health questions for enrollment in the coverage. Your coverage becomes active on the date you enter an eligible class. For full coverage details, please visit metlife.com/uupbasiclifeactivemembers

MetLife AdvantagesSM – Included in your plan, at no cost to you!

Your Basic Life plan includes access to MetLife AdvantagesSM—a comprehensive suite of valuable services for support, planning and protection when you need it most, at no cost to you. Services include:



Travel Assistance¹

Travel with peace of mind. Our Travel Assistance service gives you access to emergency services while you travel, as well as concierge assistance for personal and work-related travel and entertainment requests. It provides you and your dependents with medical, legal, transportation and financial assistance 24 hours a day, 365 days a year when you're more than 100 miles away from home.

You have access to Mobile Assist Service, which provides you with information to help avoid expensive mobile telephone charges and help effectively use overseas options. Mobile Assist Service offers a detailed guide that includes essential applications and resources and connects employees to their concierge services.

Identity Theft Solutions is also available to help educate you on identity theft prevention and provide assistance in the event you're a victim of identity theft.

For more information about these services, please visit metlife.com/travelassist or call 1-800-454-3679 (if within the USA) or 312-935-3783 (if outside the USA, collect). You can also download a Travel Assistance ID card.



WillsCenter.com²

Ensure your final wishes are clear with WillsCenter.com, a self-service legal document preparation service. WillsCenter.com helps you prepare and update a will, living will, power of attorney, funeral directive, memorandum of wishes or HIPAA authorization form. The service is available to you 24 hours a day, 7 days a week. Log on to WillsCenter.com to register as a new user.

MetLife AdvantagesSM – Services included in your plan, at no cost to you!

Funeral Planning Guide³

The Electronic Funeral Planning Guide provides an easy-to-use format for documenting information survivors need after a member's death. The guide includes three key sections that should be completed:

- My Personal Information
- My Funeral Plans
- My Important Contact and Information

The guide provides represented employees and/or survivors with information on funeral planning and estate settlement, as well as descriptions of MetLife benefits that may be available to represented employees or beneficiaries, and a list of additional resources they may need.

Delivering the Promise^{®4}

During a time of loss, MetLife provides beneficiaries and their families with support through Delivering the Promise. Delivering The Promise can help you with:

- Completing and filing a life insurance claim – including those from other companies.
- Contacting Social Security, Veterans Administration or other government agencies about benefits.
- Locating local grief counseling and support resources.

For more information, please visit metlife.com/plansmartsolutions

Portability⁵

Portability gives you the opportunity to continue your Group Term Life insurance coverage with MetLife should you leave the UUP Benefit Trust Fund for any reason. Competitive rates apply but will likely be higher than your current rates. MetLife will bill you directly. Generally, there is no minimum time for you to be covered by the plan before you can take advantage of the portability feature. Please see your plan administrator for specific details. If you experience an event that makes you eligible for portable coverage, please call a MetLife representative at 1-877-275-6387 or contact your plan administrator for more information.

Conversion

You can convert your Group Term Life Insurance benefits to an Individual Whole Life Insurance policy if your Group Term Life coverage is terminated due to your retirement in accordance with the Policyholder's retirement plan, or the date you cease being eligible to participate in UUP's Benefit Trust Fund. Please note that conversion is not available on PAD&D. If you experience an event that makes you eligible to convert your coverage, please call 1-877-275-6387 to begin the conversion process. Please contact your plan administrator for more information.

Transition Solutions⁴

Transition Solutions is a service that provides guidance around insurance and other financial products to help you and your family better prepare for your future in response to benefit-changing events, such as retirement or no longer being eligible to participate in UUP's Benefit Trust Fund for various reasons. A Transition Solutions representative can help facilitate portability and conversion features under the plan. For more information, please visit metlife.com/plansmartsolutions

For more information about your coverage, please visit metlife.com/UUP

1 The AXA Travel Assistance Program is available for participants in traveling status. When a trip exceeds 180 days, the participant is no longer considered to be in traveling status and is therefore no longer eligible for the services. Also, AXA Assistance USA will not evacuate or repatriate participants without medical authorization; with mild lesions, simple injuries such as sprains, simple fractures or mild sickness which can be treated by local doctors and do not prevent the member from continuing his/her trip or returning home; or with infections under treatment and not yet healed. Benefits will not be paid for any loss or injury that is caused by or is the result from: pregnancy and childbirth except for complications of pregnancy, and mental and nervous disorders unless hospitalized. Reimbursements for non-medical services such as hotel, restaurant, taxi expenses or baggage loss while traveling are not covered. The maximum benefit per person for costs associated with evacuations, repatriations or the return of mortal remains is US \$1,000,000. The maximum benefit for political and natural disaster evacuation is \$100,000 per person. The maximum benefit for dispatch of physician and pet repatriation is \$2,500. Treatment must be authorized and arranged by AXA Assistance's designated personnel to be eligible for benefits under this program. All services must be provided and arranged by AXA Assistance USA, Inc. No claims for reimbursement will be accepted.

2 WillsCenter.com is a document service provided by Smart Legal Forms, Inc., an affiliate of Epoq Group, Ltd. Smart Legal Forms, Inc. is not affiliated with MetLife and the WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone regardless of affiliation with MetLife.

3 Grief Counseling and Funeral Assistance services are provided through an agreement with LifeWorks. US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, represented employees should inquire with their human resources department about available company resources. This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred. [Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.]

4 MetLife administers the Delivering the Promise and Transition Solutions program, and has specially trained third party financial professionals to offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract.

5 To the maturity age specified in the certificate.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details.

Accidental Death & Dismemberment insurance does not include payment for any loss which is caused by or contributed to by: physical or mental illness, diagnosis of or treatment of the illness; an infection, unless caused by an external wound accidentally sustained; suicide or attempted suicide; injuring oneself on purpose; the voluntary intake or use by any means of any drug, medication or sedative, unless taken as prescribed by a doctor or an over-the-counter drug taken as directed; voluntary intake of alcohol in combination with any drug, medication or sedative; war, whether declared or undeclared, or act of war, insurrection, rebellion or riot; committing or trying to commit a felony; any poison, fumes or gas, voluntarily taken, administered or absorbed; service in the armed forces of any country or international authority, except the United States National Guard; operating, learning to operate, or serving as a member of a crew of an aircraft; while in any aircraft for the purpose of descent from such aircraft while in flight (except for self-preservation); or operating a vehicle or device while intoxicated as defined by the laws of the jurisdiction in which the accident occurs. Specific information pertaining to your insurance can be obtained by contacting your benefits administrator or MetLife.

AD&D insurance does not include payment for certain losses as described in more detail in your certificate. Specific information pertaining to your insurance can be obtained by contacting your benefits administrator or MetLife.

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